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EXAMINER

CHEUNG, MARY DA ZHI WANG

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/025,523	Applicant(s) WIRYAWAN ET AL.	
	Examiner MARY CHEUNG	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 23 February 2009.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>4/6/09</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of the Claims

1. This action is in response to the amendment filed on February 23, 2009. Claims 1-24 are pending and examined below. Claims 1-2, 8-9, 15-16 and 20-21 are amended.

Response to Arguments

2. Applicant's arguments filed February 23, 2009 have been fully considered but they are not persuasive.

In response the applicant's argument that Hitchcock fails to teach generating a user interface display, the examiner respectfully disagrees. Hitchcock teaches this matter so that the user can modify the pre-populated data via the user interface display (column 7 lines 25-28).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to

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consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

5. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 6,345,278 to Hitchcock (Hitchcock).

With respect to claim 1

Hitchcock teaches:

A method, comprising:

communicating a user interface from a server system to a client system via a network communication link (see col 3, lines 55-65 in combination with col 4, lines 23-42, note that HTML pages are communicated to applicant computers via the Internet), wherein

the user interface includes a plurality of user interface displays configured to capture consumer application data corresponding to a plurality of consumer loan applications (see col 5, lines 21-47 and fig 9a-9c, note that a number of pages including form fields are presented to the user),

the plurality of user interface displays are configured to receive a user input from a user of the consumer application data in at least one data field associated with one of the plurality of consumer applications selected by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the

multiple pages and that the data entered is associated with the institution whose application is being filled out), and the user interface is configured to present a sequence of user interface displays associated with the selected consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the multiple pages are presented in sequences and are a subset in so far as they have been customized for the particular institution whose application is being filled out as a subset of all the application for all the institutions serviced by the system);

receiving the consumer application data at the server system from the client system via the network communication link (see Col 3, line 65- col 4, line 11, note that the information entered at the applicant computer is sent via the internet to the server);

storing the consumer application data in a storage device, wherein said storing is performed by the server system (see col 5, lines 42-45, col 6, lines 12-23 and fig 1, note that the application data is stored in the applicant database on the server); and

communicating at least a portion of the consumer application data input by the user from the server system to the client system to pre-

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populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays for display to the user, wherein the client system subsequently generates the subsequent user interface display to include the at least the portion of the consumer application data communicated by the server system (see col 5, lines 40-41 and col 7, lines 18-29, note that the information is automatically inserted into subsequent applications).

Hitchcock does not explicitly teach the data is consumer loan application data, however, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to have provided Hitchcock with the consumer loan application data feature in order to have processed student loan forms as taught explicitly by Hitchcock (see col 22, lines 13-18)

With respect to claim 2

Hitchcock teaches selecting consumer loan applications from a group including various types of applications such as student loan applications (see column 22 lines 15-18 and see claim 1 above).

Hitchcock does not specially teach the group of applications including an auto loan application, an auto lease application, a personal loan application, a home equity loan application, a credit card application, and a small business loan application. It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the various types of applications in Hitchcock's teaching to include an auto loan application, an auto lease application, a personal loan application, a home

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equity loan application, a credit card application, and a small business loan application so that the applicants' applications can be more effectively processed.

With respect to claim 3

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with the one of the plurality of consumer loan applications specified by the user (see col 5, lines 40-41, note that the forms are individually customized depending on the institution).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 4

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with a consumer loan application other than the one of the plurality of consumer loan applications specified by the user (see col 5, lines 40-41 and col 7, lines 18-29, note that the information is automatically inserted into subsequent applications, and that those application might be for loans, see col 22, lines 13-18).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 5

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Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and said communicating the user interface from the server system to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (see col 3, line 66-col 4, line 11 and col 5, lines 21-26, note that the forms are HTML and are transmitted via the internet to the applicant computer in response to the Applicant choosing to fill in the application).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 6

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein storing the consumer loan application data in the storage device comprises: storing the data in a manner to be retrieved by the server system in response to customer identifying information (see col 4, lines 54-63 and col 5, lines 1-47, note that the information is retrieved from the server and automatically inserted into the form based on the user account of the user).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 7

Hitchcock teaches:

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The method of claim 1 (see rejection of claim 1 above), wherein the plurality of user interface displays comprises:

a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user, wherein the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays (see col 5, lines 7-47, note that the forms are accessible via the application link.).

With respect to claim 8

See rationale supporting the rejection of claim 1 above.

With respect to claim 9

See rationale supporting the rejection of claim 2 above.

With respect to claim 10

See rationale supporting the rejection of claim 3 above.

With respect to claim 11

See rationale supporting the rejection of claim 4 above.

With respect to claim 12

See rationale supporting the rejection of claim 5 above.

With respect to claim 13

See rationale supporting the rejection of claim 6 above.

With respect to claim 14

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See rationale supporting the rejection of claim 7 above.

With respect to claim 15

Hitchcock teaches:

A method, comprising:

receiving a user interface from a server system via a network communication link (see col 3, lines 55-65 in combination with col 4, lines 23-42, note that HTML pages are communicated to applicant computers via the Internet), the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the multiple pages and that the data entered is associated with the institution whose application is being filled out, see also col 22, lines 13-18);

receiving a user input from a user, the user input comprising entry of the consumer loan application data into at least one data field associated with one of the plurality of consumer loan applications specified by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28, note that the data is input for one of a plurality of institution's applications an applicant might choose to fill out);

displaying a sequence of user interface displays associated with the specified consumer loan application wherein the sequence of user

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interface displays is a subset of the plurality of user interface displays (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the multiple pages are presented in sequences and are a subset in so far as they have been customized for the particular institution whose application is being filled out as a subset of all the application for all the institutions serviced by the system);

communicating the consumer loan application data to the server system to store in a storage device (see col 5, lines 42-45, col 6, lines 12-23 and fig 1, note that the application data is stored in the applicant database on the server);

receiving at least a portion of the consumer loan application data input by the user from the server system to pre-populate at least one data field of a subsequent user interface display of the sequence of user interface displays (see col 5, lines 40-41 and col 7, lines 18-28, note that the information from prior applications is automatically inserted);

generating the subsequent user interface display to include the at least the portion of the consumer loan application data received from the server system (see col 5, lines 40-41 and col 7, lines 18-28); and

displaying the subsequent user interface display to the user (see col 5, lines 40-41 and col 7, lines 18-28, note that the information from prior applications is automatically inserted and presented to the user).

(See rationale supporting obviousness and motivation to combine of claim1 above)

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With respect to claim 16

See rationale supporting the rejection of claim 2 above.

With respect to claim 17

See rationale supporting the rejection of claim 3 above.

With respect to claim 18

See rationale supporting the rejection of claim 4 above.

With respect to claim 19

Hitchcock teaches:

The method of claim 15 (see rejection of claim 15 above), wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the multiple pages and that the data entered is associated with the institution whose application is being filled out)

With respect to claim 20

See rationale supporting the rejection of claims 15 above.

With respect to claim 21

See rationale supporting the rejection of claim 16 above.

With respect to claim 22

See rationale supporting the rejection of claim 17 above.

With respect to claim 23

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See rationale supporting the rejection of claim 18 above.

With respect to claim 24

See rationale supporting the rejection of claim 19 above.

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Inquire

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (571)-272-6705. The examiner can normally be reached on Monday – Thursday from 10:00 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone numbers for the organization where this application or proceedings is assigned are as follows:

(571) 273-8300	(Official Communications; including After Final Communications labeled "BOX AF")
(571) 273-6705	(Draft Communications)

/Mary Cheung/
Primary Examiner, Art Unit 3694
May 27, 2009